Share Certificates

Time is money.

Everyone has goals. Some are short term, others a few years away, but most of them require having money available to accomplish what you’d like. Whether it’s for a vacation, sending the kids off to college, or even just a rainy-day fund, make time work for you with a share certificate.

HOW IT WORKS

Like any savings account, a share certificate will earn you dividends. The difference, though, is that share certificates pay their dividends based on their term length – the longer you lock in your savings, the greater your rate of return.

Thinking short term like a few months? No problem. Years down the road? We’ve got you covered. You pick a timeframe for your savings goal, we help you get there.

AVAILABLE TERMS

Fixed Rate
- 3-5 month
- 6-11 month
- 12-17 month
- 18-23 month
- 24-29 month
- 30-35 month
- 36-47 month
- 48-59 month
- 60 month

Variable Rate
- 42 month

DEPOSITS

- Minimum opening amount: $500
- 3-5 month and 42 month (variable) options allow subsequent deposits of $100 or more during the term of the share certificate
- Federally insured by the NCUA up to $250,000

DIVIDENDS

- Dividends are compounded daily and credited monthly
- Dividends can be posted directly to your share certificate or credited to a different account
- Speak with a representative or visit visionsfcu.org for current rate information

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Looking for a safe vehicle for retirement savings? Invest in your future with an IRA share certificate. All traditional fixed and variable rate share certificates are also available as IRA options.

LOAN COLLATERAL

Did you know you can leverage your assets as security for a loan? Using your funds as collateral can help maintain your deposit while balancing lower interest rates. Securing a loan against your share certificate is easy – just speak with a representative for details.

visionsfcu.org
800.242.2120
Federally insured by NCUA. SHARE CERT 2/18